



STATE OF MISSOURI
DEPARTMENT OF INSURANCE

IN THE MATTER OF:

Nathaniel Webb

Applicant.

Serve at:

7800 Woodman Avenue #144
Van Nuys CA 91402

Case No. 05A000347

REFUSAL TO ISSUE INSURANCE PRODUCER LICENSE

On February 3, 2006, Kathryn Turner, as senior counsel for the Investigations Section of the Division of Consumer Affairs, submitted a petition to the Director alleging cause for refusing to issue the insurance producer license of Nathaniel Webb ("Applicant"). After reviewing the petition, and the investigative report, the Director issues the following findings of fact, conclusions of law and summary order:

FINDINGS OF FACT

1. Applicant, Nathaniel Webb is a California resident with an address of 7800 Woodman Avenue #144, Van Nuys, California 91402.
2. On June 30, 2005, the Missouri Department of Insurance received the electronic Uniform Application for Individual Insurance Producer License from Applicant.
3. Question 1. of the Application under Background Questions asks,

Have you ever been convicted of, or are you
currently charged with, committing a crime,
whether or not adjudication was withheld?
4. Applicant answered "Yes" to this question.
5. Applicant submitted a statement that he had been wrongly convicted of

assault. Court documents show that he was charged with 2 counts of Assault on a Peace Officer on June 24, 1992, state felony charges, in a Felony Complaint filed in the Municipal Court of Los Angeles County, California.

6. Applicant was sentenced in the Superior Court of Los Angeles County on the state charges to 181 days in jail which was suspended in favor of 3 years probation.
7. Question 2. of the Application under Background Questions asks,

Have you or any business in which you are or were an owner, partner, officer or director ever been involved in an administrative proceeding regarding any professional or occupational license?

8. Applicant answered "No" to this question.
9. On January 23, 2004, the California Department of Insurance issued a Summary Order of Denial of Unrestricted Licenses and for Issuance of Restricted Licenses because Applicant failed to disclose his criminal history on his California license application.
10. Between July 6, 2005 and December 17, 2005, numerous attempts were made to contact Applicant at the mailing and residence addresses shown on his application. The letter to Applicant's mailing address and the subpoena duces tecum to his residence address were returned for failure of delivery.
11. A letter dated August 9, 2005, addressed to Applicant's residence requested additional information regarding the criminal history and the administrative action by the California Department of Insurance. The letter was not returned and no response was received.
12. On December 19, 2005, Applicant submitted the paper Uniform Application for Individual Insurance Producer License. Applicant had attached the same information that was submitted with his first application and answered the questions regarding criminal history and administrative action in the same manner.
13. This order is in the public interest.

CONCLUSIONS OF LAW

14. Section 375.141.1 RSMo Cum Supp 2004 provides, in part:

The director may suspend, revoke, refuse to issue or refuse to renew an insurance producer license for any one or more of the following causes:

(2) Violating any insurance laws...;

(3) ...attempting to obtain a license through material misrepresentation...;

(6) Having been convicted of a felony or crime involving moral turpitude.

15. Section 374.210.2 RSMo 2000 provides, in part:

2. Any person who shall refuse to give such director full and truthful information, and answer in writing to any inquiry or question made in writing by the director, in regard to the business of insurance carried on by such person...shall be deemed guilty of a misdemeanor...

16. Applicant refused to give the Director full and truthful information, and answer in writing to an inquiry or question made in writing by the Director, in violation of Section 374.210.2 RSMo 2000, a ground for refusal of the license under Section 375.141.1(2) RSMo Cum Supp 2004.

17. Applicant attempted to obtain a license through material misrepresentation on an application by failing to disclose administrative action taken by the California Department of Insurance, a ground for refusal of the license, Section 375.141.1(3) RSMo Cum Supp 2004.

18. Applicant has been convicted of the felony of Assault of a Peace Officer, a ground for refusal under Section 375.141.1(9) RSMo Cum Supp 2004.

19. This order is in the public interest.

ORDER

IT IS THEREFORE ORDERED that the issuance of the insurance producer license of Applicant Nathaniel Webb is hereby summarily REFUSED.

SO ORDERED.

WITNESS MY HAND THIS 10th DAY OF February, 2006.



W. DALE FINKE
DIRECTOR



DOUGLAS M. OMMEN
DEPUTY DIRECTOR
GENERAL COUNSEL

NOTICE

TO: Applicant and any unnamed persons aggrieved by this Order:

You may request a hearing in this matter. You may do so by filing a complaint with the Administrative Hearing Commission of Missouri, P.O. Box 1557, Jefferson City, Missouri within thirty (30) days after the mailing of this notice pursuant to Section 621.120 RSMo.

CERTIFICATE OF SERVICE

I hereby certify that on this 10th day of February 2006, a copy of the foregoing notice, order and petition was served upon the Applicant in this matter by certified mail.



Karen Crutchfield
Senior Office Support Staff